



Financial Aid Guide

2008
to
2009

NSCC School Code: 009704

FAFSA Web: www.fafsa.ed.gov

Financial Aid director or assistant director to determine if it is possible to meet the satisfactory progress requirements sometime in the future and establish aid eligibility. The limitations listed in the following **Satisfactory Progress Limitations** section are taken into account when eligibility is being evaluated.

Satisfactory Progress Limitations

1. You have a time limit for completing a program of study at North. You may attempt one-third more credits than are required for completion of your program if circumstances make this necessary. If you have accumulated credits from another school, you may attempt **only** the number of credits needed to complete your program at North. Incoming transfer credits from other colleges will be subtracted from the credits required for your program of study at North. **You must enroll in classes required for your program of study.**

2. The maximum credits attempted by full-time students must be earned within four quarters for a one-year program, eight quarters for a six-quarter program, and nine quarters for a seven-quarter program.

These limits may be pro-rated for part-time students. **All quarters and all credits taken at all colleges will be considered regardless of whether or not you received financial aid.**

3. Up to a maximum of 45 credits may be added to the allowable credits attempted for required remedial or developmental coursework necessary to enter classes in the program of study. This includes remedial or developmental credits earned at other institutions. ESL (English as a Second Language) classes are not counted as part of the 45 remedial or developmental credits allowed.

4. A maximum of two programs of study may be pursued within the past five years. However, only the longer time frame of the two programs is allowed, not the addition of the two time frames.

5. Only one quarter of "Probation" status will be allowed unless extenuating circumstances can be documented. If you are placed on probation, you must complete all attempted credits (minimum of six credits) with a 2.0 cumulative GPA to be removed from probation and retain aid eligibility. You must bring your completion percentage up to minimum standards.

6. If you are in a "Canceled" status from aid eligibility, you may:
 - a). be considered for reinstatement of financial aid after successfully completing (at your own expense) 100 percent of the credits for which you enroll (minimum of 6 credits) with a 2.0 cumulative GPA (qualitative measure) and meet the quantitative measure requirements. You must submit an appeal form requesting reinstatement and attach a grade report.
 - b). petition for reinstatement on "probationary" status due to extenuating circumstances beyond your control. An appeal form with appropriate documentation must be submitted to the financial aid appeals committee for review. Appeals without documentation will not be considered.

7. If you owe a repayment of financial aid funds due to zero credits completed, you must make repayment before any additional aid can be disbursed. Guidelines for "canceled" status also apply.

8. If you are transferring from other colleges and have either exceeded the limits as stated above or were terminated from aid for lack of satisfactory progress, you will not be eligible for financial aid at North. Extenuating circumstances may be submitted to the financial aid director for review.

9. You are no longer eligible to receive aid at North whenever one of the following occurs:

- a). You have attempted (at all colleges attended) the maximum number of credits allowed for your program of study or have completed your program of study.
- b). You have used the maximum number of quarters allowed (at all colleges attended).
- c). You have exceeded the two programs of study limit,
- d). You did not meet the qualitative and/or quantitative requirements.

Protecting Your Privacy

All information you submit to our office is confidential and will not be revealed to anyone without your permission, except as required by law or stated by our policy. We cannot routinely share information with parents, spouses, siblings, or others, unless you provide us with written permission to do so.

How to Avoid Problems

Apply early! Complete your FAFSA or Renewal FAFSA as soon after **Jan. 1** as possible. Early application is critical to meeting priority deadlines for maximum funding and students seeking Summer Work Study.

If possible, complete your 2007 federal tax return early and transcribe the tax information directly onto the FAFSA or Renewal FAFSA. (Be sure to keep a photocopy of your tax return.) This will eliminate the need to correct the information later and avoid delays in processing. If you use estimated tax figures on your FAFSA or Renewal FAFSA, you will need to provide actual tax data (photocopy of tax return) to the Financial Aid Office.

Keep photocopies of your FAFSA or Renewal FAFSA, tax documents (for your parents as well if required), W-2 forms, Immigration Status documents, and agency benefits documents (Social Security, Veteran's, Public Assistance, etc.) and Social Security Card.

Make sure we always have your current address on file. (Also inform the Registration and Admissions office of any address changes.)

Inform the Financial Aid Office of any changes in your or your parents' resources or situation, particularly changes in name, marital status, family size, state residence, Veterans' benefits, scholarships or stipends.

Read your mail very carefully and respond to requests from the Financial Aid Office as quickly as possible.

You may check the status of your 2008/2009 Financial Aid file after April 30, 2008 by using the North Seattle Community College website at www.northseattle.edu. Click on "Online Services" and then "Check Your Financial Aid Status." Follow the instructions for Financial Aid Inquiry. This will allow you to determine if any required documents are missing from your file, if an award notification has been sent, etc.

Information in this publication is subject to change without notice and does not constitute an agreement between North Seattle Community College and the student.



North Seattle Community College
9600 College Way North
Seattle, Washington 98103-3599

(206) 527-3688
email: NSCCfinancialaid@sccd.ctc.edu
website: www.northseattle.edu/enroll/finance



North Seattle Community College believes that everyone should have the opportunity for educational achievement. The goal of the Financial Aid Office is to assist students who would otherwise not be able to attend school.

North is committed to opportunity and equity in education and employment and welcomes people from all walks of life to all areas of the college. Seattle Community College District VI complies with all Washington state anti-discrimination laws (chapter 49.60 RCW), and the following federal laws relating to equal opportunity: Title VI and VII of the Civil Rights of 1964; Title IX of the Educational Amendments of 1972; Section 504 of the Rehabilitation Act of 1973 and the American Disabilities Act of 1990.

Eligibility Requirements

In addition to the requirements listed on the front of the Free Application for Federal Student Aid (FAFSA), students must:

- ◆ have a high school diploma, GED or have passed an approved Ability to Benefit test. Students taking the Ability to Benefit test must be 18 years or older.
- ◆ maintain satisfactory academic progress as outlined in this document. All quarters of attendance at all colleges are considered in the satisfactory academic progress evaluation, not just those quarters while receiving financial aid.
- ◆ enroll in an eligible program of study that leads to a degree or certificate at North. Financial Aid will only cover classes that are required for the completion of a degree/certificate with the exception of required developmental coursework.

Application Checklist

Financial aid applicants and the Financial Aid Office must follow the rules and regulations set by the federal and Washington state governments. North also follows strict guidelines in awarding financial aid. Aid will not be awarded until all required documents are completed and received. Any conflicting information must be resolved and additional clarification may be needed for any item on your financial aid application forms. The application and awarding of financial aid could take two to three months or longer. **Please read the following checklist very carefully.**

1. **Apply for Admission** to North Seattle Community College at www.northseattle.edu or in person at the college.

2. **Complete the 2008-2009 Free Application for Federal Student Aid (FAFSA)** by one of the methods below. Remember to include the **Title IV School Code (009704)** for North Seattle Community College. It is recommended that students wait to complete the FAFSA until they and their parents (if required) have completed their 2007 federal income tax return. Students can use estimated 2007 income figures to complete the FAFSA if needed to meet early college deadlines, but will need to submit copies of the completed 2007 tax documents the Financial Aid Office after submission to the Internal Revenue Service (IRS).

- **Apply online at www.fafsa.ed.gov.** Students (and parents of dependent students) will need a PIN number to electronically sign the online FAFSA. Directions on how to obtain a PIN number are available on the FAFSA online application site.

- **Complete a paper FAFSA.** Students must contact the Department of Education directly at 1-800-433-3243 and request a paper FAFSA be sent to them. A maximum of three paper copies is allowed. Students should receive their FAFSAs in 3 - 7 business days. Colleges will no longer have paper FAFSAs to distribute to students.

- **Complete a PDF version of the FAFSA.** The PDF version will be available for download at www.FederalStudentAid.ed.gov. Students can complete the form on the computer or by hand, and mail it to the address provided for processing.

3. **Submit** a copy of the Student Aid Report (SAR Print Report) emailed to you by the Department of Education after your FAFSA has been completed and processed; or **Request** that the Financial Aid Office download an electronic copy of your SAR report. Please make this request in writing to the Financial Aid Office or by emailing the office at nscfinancialaid@sccd.ctc.edu.

4. **Complete and submit the Financial Aid Data Sheet** to the Financial Aid Office. Data Sheets are available when you submit your Student Aid Report to the office in person or can be printed from our web-site at www.northseattle.edu/enroll/finance.

5. **Verification** of FAFSA information is required for some financial aid applicants. Be prepared to provide the Financial Aid Office

with a signed, dated copy of your (and your parents if required) 2007 IRS 1040, 1040A, or 1040EZ and all W-2s and required tax schedules. A **Verification Worksheet** must be completed as well. The worksheet is available in the Financial Aid Office or on the website. Note: if you or your parents are not required to file an income tax return, you will be required to complete the "Certification of Non-Tax Filer" form and document how you supported yourself in the previous year. The non-tax filer form is available in the Financial Aid Office or on the website.

6. **Submit Unofficial Grade Transcripts** to the Financial Aid Office from all colleges previously attended within the past 5 years whether or not you completed credits. This includes colleges outside of the United States. You do not need to submit grade transcripts already on file in the Financial Aid Office from the prior academic year. These will be brought forward to your current year file.

Application Deadlines

The Priority Deadline for maximum funding for the 2008-2009 academic year is April 30, 2008. Steps 1 - 4 in the Application Procedures Checklist must be completed by this date in order to be considered for maximum funding. All other students will be awarded financial aid on a funds available basis.

******In order to meet the priority deadline, students are urged to complete their FAFSA at least 2 months prior to the April 30th deadline.**

Completed applications are evaluated and processed on a first come, first served basis within the application processing dates that follow. If you begin the application process after July 1, 2008, you should plan to pay your own tuition costs. The final dates an application will be considered for funding are:

Quarterly Application Deadlines

Fall quarter :	Aug. 29, 2008
Winter quarter:	Dec. 1, 2008
Spring quarter:	Feb. 27, 2009
Summer quarter:	May 29, 2009

(206) 527-3688

North Seattle Community College
9600 College Way North
Seattle, Washington 98103-3599
email: NSCCfinancialaid@sccd.ctc.edu
website: www.northseattle.edu/enroll/finance



Completed applications received after these dates will be reviewed for eligibility sometime after the third week of the quarter. Late applicants must plan to pay for all tuition, fees, and books from their own funds. A financial aid check for late applicants will be issued to eligible, enrolled students later in the quarter with the exception of summer* quarter. See the Financial Aid office for more details.

* Summer quarter funding is extremely limited and requires a separate application in addition to the FAFSA.

Successfully Completing the Application Process

1. Read **all** the instructions on **all** the forms.
2. Every question must be answered unless you are instructed to skip a question. If the answer is “zero” or “not applicable,” use a “0”.
3. Complete all items listed in Application Checklist and submit all required forms. Your eligibility will not be considered until every required item has been received. Take note of the financial aid deadlines. Apply Early!
4. If possible, complete your tax return before you complete the FAFSA. Unless instructed to do otherwise, use the exact figures requested from the tax return. Applications are often delayed because figures on the tax return and the application do not match. If you complete the FAFSA using estimated tax figures, you must submit copies of your and your parents' (if required) tax documents before your file will be reviewed for eligibility.
5. **Make a photocopy of the tax return(s) you send to the IRS.** If you forget to make a photocopy, it can take several weeks or more to obtain a copy from the IRS.
6. Ask for help when you are uncertain. **Don't guess.**
7. Notify the Financial Aid Office and the Registrars Office immediately if you change your address.
8. The Financial Aid Office cannot make photocopies for you. Bring copies of required or requested documents that you can leave at the Financial Aid Office.
9. Keep this guide for future reference. Remaining eligible for aid depends on knowing its contents and following the procedures.
10. Give accurate and honest answers. False reporting and suspected fraud must be reported to appropriate law enforcement agencies.
11. Submit requested information promptly.

Academic Advising

Financial aid recipients with fewer than 25 credits at North are encouraged to see an academic advisor in the Advising Center before registering for classes. Appointments with an advisor are made for new students after the Admissions process is completed. Continuing students will be notified of advisor appointments when they receive their registration documents. (Note: Students in Child and Family Education or Health/Medical programs must contact the department rather than the Advising Center.)

Online courses can be counted toward credits for financial aid. However, the course must be one in which the grade will be reflected on North's grade transcript, and the course must be part of your program.

Non-Eligible Classes

The following courses are not eligible for financial aid funding: Adult Basic Education, English as a Second Language, Running Start, GED Preparation, Continuing Education courses, and High School Completion. In addition, there are a few certificate programs that are not eligible for aid. Please see the Financial Aid Office for more information.

Financial Aid Counseling

Most questions can be answered at the counter without an appointment. Questions that require more time or are of a confidential nature are best handled by making an appointment with a financial aid counselor.

Financial Aid Programs

Completed applications will be reviewed for the following financial aid programs at North. Your financial aid award may consist of one or more of these programs depending on your eligibility criteria and funds availability.

Federal Programs: Pell Grant, Supplemental Educational Opportunity Grant, Work Study and Perkins Loan.

State Programs: State Need Grant, Tuition Waiver, and State Work Study.

College Programs: North Seattle Community College Grant and various scholarships.

****Please note: North does not participate in the Federal Stafford Loan (subsidized or unsubsidized) or PLUS (parent loan) program.**

Summer Quarter Financial Aid

A separate summer application for student aid is available in April. Students must have completed the FAFSA and have all documents on file. Due to limited funds, students who are required to attend summer quarter to stay in their program of study receive priority funding. There are several Professional/Technical programs that meet this requirement. Please check with the Financial Aid office for information. Summer aid is awarded only if there are funds available from the academic year.

Defining Financial Need

There is no “income cutoff” or other simple method of determining whether you will qualify for need-based financial aid. If you think you will need help paying for college, you should apply.

In general terms, financial need is the difference between the cost of attending college and what you and your family are expected to contribute.

Cost of attendance (student budget)
-Family contribution (student resources)
=Financial Need

For example, a student not living at home may have a determined financial need as follows:

\$14,900 (Cost of attendance)
-\$2,000 (Family contribution)
\$12,900 (Financial need)

Family Contribution

Congress mandates the process used to determine how much the student and his or her family are expected to contribute toward the student's cost of attendance. The formula used is called Federal Methodology. Contributions are based on the 2007 taxed and untaxed income of the student, and, where required, the student's spouse and parents. Assets, excluding the family's primary residence, are also used in the formula. If conditions change dramatically (e.g. loss of a job, separation or divorce, etc.), you may want to inquire about special condition requirements at the Financial Aid Office.

Cost of Attendance

The following student budgets are **estimated expenses** (cost of attendance) for a nine-month academic year, or three quarters. Costs related to students with disabilities may be submitted for consideration; although, funding for these costs may be limited. Student budgets can include only the student's direct educational costs; other family expenses cannot be included in the budget.

	Living w/ parents	Living in apartment
Tuition and fees (est.)*	\$2,800	\$2,800
Books and supplies	\$ 924	\$ 924
Room and board	\$2,598	\$8,052
Transportation	\$1,254	\$1,254
Personal expenses	\$1,590	\$1,590
Total	\$9,166	\$14,971
*Non-resident tuition:	\$8,411	

Enrollment Status

All students are awarded assuming they will enroll full-time. If you enroll for less than full-time, you must notify the Financial Aid Office, and your award will be reduced according to the enrollment status listed below. A financial aid check **cannot** be ordered if this is not done.

Full-time:	12 or more credit hours
Three-quarter time:	9–11 credit hours
Half-time:	6–8 credit hours
Less than half-time:	5 or less credit hours

Notification of Award

Eligible students will be sent a Financial Aid Notification by mail. The notification will indicate the kind of aid (grant, work-study, Perkins Loan, scholarship), the amount awarded from each program and the conditions and terms of the awards. The student must accept or reject the offer of aid and sign and return the original award notice within two weeks. Neither checks nor tuition payments can be generated unless the award notification letter has been returned to the Financial Aid Office. Applicants who have met the priority funding deadline usually receive their award notifications in late July or early August. All others receive their notifications depending on the date their application materials were submitted and processed.

If it is determined that you are ineligible to receive financial aid, you will be notified by letter.

Registration and Admission Information

Registration is the official process of enrolling into specific classes. Students must complete the following steps before any disbursement of financial aid funds can occur: schedule and attend an advising appointment if you have completed fewer than 25 credits at North, complete an enrollment (registration) form, register by web or at the registration counter and pay tuition and fees at the cashier's office. Students who have received a Financial Aid Notification that includes a grant, tuition waiver or scholarship can have their tuition automatically paid from these funds (tuition advance) as long as they are registered in the appropriate number of credits.

Students who have not received a Notification, or have insufficient aid to cover all charges, must pay these charges by the deadline for tuition payment. Failure to do so will result in your classes being dropped.

Disbursement of Funds

All financial aid monies not used to pay tuition, with the exception of work-study and tuition waivers, are disbursed in the form of a check made payable to the student. Checks are disbursed at North's Cashier's Office on the **second*** day of the quarter. Class attendance verification and photo identification are required. Checks will be delayed approximately two weeks if a student has not registered for classes, does not register for sufficient credits, drops credits, or registers less than seven days before the beginning of the quarter. Tuition and fees must be paid (either by financial aid tuition advances or personal funds) before a check can be generated.

* Checks are disbursed on the first day of the quarter during summer quarter. Refer to the conditions of award information mailed with the Financial Aid Notification.

Return of Title IV Funds Policy

Financial Aid recipients who formally or informally withdraw from all of their classes on or before 60% of the quarter in calendar days has passed or who complete zero credits, may owe a repayment of a portion of the financial aid funds they received for the quarter. In addition, students may also be required to repay the college for any tuition and fee balance that remains if the college is required to return financial aid funds to the federal government based on the student's withdrawal or non-completion of courses. This policy does not apply to work-study earnings.

The U.S. Department of Education mandates this policy. Please see the Financial Aid office for a copy of the policy in detail.

Eligibility/Availability of Aid for Students with Disabilities

All students pursuing an approved certificate or degree may apply for financial aid. Additional school related equipment or services related to a disability and not provided by other agencies may be provided by the student's aid programs if funding is available. Please check with the Financial Aid Office for additional information.

North accommodates students with disabilities by providing electric-assist doors at the three main entrances and restrooms, raised numbers in the elevators, curb cuts for wheel chairs, and accessible parking. A counselor is available to help students with disabilities through the Disability Services Office.

Satisfactory Academic Progress Requirements

Students receiving financial aid are required to make satisfactory academic progress in an eligible program of study. You must enroll in classes required for your program of study. The following information and chart outline North's Satisfactory Academic Progress requirements for financial aid recipients.

Qualitative Measure

A student must have earned a quarterly GPA of 1.0 and a cumulative GPA of 2.0 at the end of each quarter. Failure to maintain a 2.0 GPA will result in a “probation” status. Only one quarter of probation will be allowed unless extenuating circumstances can be documented. A quarterly GPA below 1.0 will result in a cancellation of financial aid.
--

Quantitative Measure

Students are expected to successfully complete the credits for which they enroll. At the end of each quarter, cumulative credits completed will be reviewed to determine satisfactory progress as described in the chart below. **Students must earn a minimum of 50 percent of attempted credits each quarter or financial aid will be canceled.**

If a student has attempted this number of credit hours	1–30	31–60	61+
The student must have successfully completed at least this percentage of the total credits attempted	65%	70%	75%

Please note: If you are a State Need Grant recipient, you must complete a minimum number of credits for which the grant was awarded or risk probation or cancellation from the State Need Grant program.

Grades of .7–4.0, “S” and “Y” (where appropriate) will count toward completed credits. Grades less than .7, “I” (Incomplete), “NC” (Non Credit), “N” (Audit) and “W” (Withdrawal) do not count toward completed credits. Courses for which a grade of 1.5 or higher, “S” or “I” were previously received may not be repeated. Courses for which other grades were received may be repeated once.

If you have previous college credits from North or any other institution and are applying for aid for the first time, you will have your academic transcripts evaluated as follows:

- (1) **Eligible** - making satisfactory progress
- (2) **Probationary** - academic record is marginal and must improve
- (3) **Ineligible** - not making satisfactory progress. Any “Ineligible” student may review his or her situation with the